Case 13-10675-mkn Doc 1 Entered 01/30/13 13:14:26 Page 1 of 71

BI (Official Form 1) (12/11)					
Las Vegas United States Bankrum District of Nevada	ICY COURT		VOLUNTARY PETITION		
Name of Debtor (if individual, enter Last, First, Middle): Stuppy, Sheila K		Name of Joint Debtor (Spouse) (Last, First, Middle):			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			sed by the Joint Debtor in the last 8 years aiden, and trade names):		
Max Overflow LLC & Rocky Countryside Living		<u> </u>			
Last four digits of Soc. Sec. or Individual-Taxpayer 1.D. (ITIN (if more than one, state all): 9457)/Complete EIN	Last four digits of S (if more than one, st	soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN tate all):		
Street Address of Debtor (No. and Street, City, and State): P.O. Box 750725		Street Address of Joint Debtor (No. and Street, City, and State):			
Las Vegas, NV 89136]			
County of Residence or of the Principal Place of Business:	ZIP CODE 89136	County of Residence	ZIP CODE se or of the Principal Place of Business:		
CLARK Mailing Address of Debtor (if different from street address):		Mailing Address of	Joint Debtor (if different from street address):		
,	ļ	1	•		
,	ZIP CODE		ZIP CODE		
Location of Principal Assets of Business Debtor (if different fr	om street address above):	<u> </u>	ZIP CODE		
Type of Debtor	Nature of I	Business	Chapter of Bankruptcy Code Under Which		
(Form of Organization) (Check one box.)	(Check one box.)		the Petition is Filed (Check one box.)		
Individual (includes Joint Debtors)	Health Care Busin	ness I Estate as defined in	IX Chapter 7 ☐ Chapter 15 Petition for Recognition of a Foreign		
See Exhibit D on page 2 of this form.	11 Ü.S.C. § 101(5		Chapter 11 Main Proceeding		
Corporation (includes LLC and LLP) Partnership	Railroad Stockbroker		Chapter 12 Chapter 15 Petition for Recognition of a Foreign		
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Commodity Broke	ег	Nonmain Proceeding		
	☐ Other				
Chapter 15 Debtors Country of debtor's center of main interests:	Tax-Exemp (Check box, if		Nature of Debts (Check one box.)		
Country of action of center of all all all all all all all all all al	Debtor is a tax-ex	empt organization	Debts are primarily consumer Debts are debts, defined in 11 U.S.C. primarily		
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	under title 26 of th	he United States	§ 101(8) as "incurred by an business debts. individual primarily for a		
against deptor is pending.	Code (the Internal	Kevenue Coucy.	personal, family, or		
Filing Fee (Check one box.)	<u> </u>	1	household purpose." Chapter 11 Debtors		
Full Filing Fee attached.	ļ	Check one box:	nall business debtor as defined in 11 U.S.C. § 101(51D).		
	· · · · · · · · · · · · · · · · · · ·		as small business debtor as defined in 11 U.S.C. § 101(51D).		
Filing Fee to be paid in installments (applicable to individual signed application for the court's consideration certifying	g that the debtor is	Check if:			
unable to pay fee except in installments. Rule 1006(b).	See Official Form 3A.		egate noncontingent liquidated debts (excluding debts owed to iliates) are less than \$2,343,300 (amount subject to adjustmen		
Filing Fee waiver requested (applicable to chapter 7 indivattach signed application for the court's consideration. So			d every three years thereafter).		
anden signed approximation to the court of constructions.	Se Official Form 5D.	Check all applicabl			
	!	Acceptances o	g filed with this petition. If the plan were solicited prepetition from one or more classes		
Statistical/Administrative Information		of creditors, in	accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR		
	+-ibution to unsecured cred	Litom	COURT USE ONLY		
Debtor estimates that, after any exempt property is e			will be no funds available for		
distribution to unsecured creditors. Estimated Number of Creditors					
1-49 50-99 100-199 200-999 1,000-	5,001- I0]	50,001- Sover 2		
5,000	,	5,000 50,000	50,001- 100,000 200,000 200,000 200,000		
Estimated Assets] 0	D A		
\$0 to \$50,001 to \$100,001 to \$500,00 \$1,000,	0,001 \$10,000,001 \$5	50,000,001 \$100,00	0,001 \$500,000,001 Continue than		
\$50,000 \$100,000 \$500,000 to \$1 to \$10		\$100 to \$500 illion million	to \$1 billion 557 billion		
Estimated Liabilities	7				
\$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,		50,000,001 \$100,000	0,001 \$500,000,001 \$\frac{1}{2}\text{More than to \$1 billion }\frac{1}{2}\text{Si billion }\frac{1}{2}\text{Colored}		
\$50,000 \$100,000 \$500,000 to \$1 to \$10		\$100 to \$500	to \$1 billion 🕱 🖸 billion 🐍 💮		

BI (Official Form 1) (12/11)		rage 2			
Voluntary Petition	Name of Debtor(s):				
(This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8	Stuppy, Sheila K	1)			
Lagation	Case Number:	Data Filadi			
Where Filed: Las Vegas, District of Nevada	08-23562-bam	1 1/ 14/2006			
Location Where Filed: Las Vegas, District of Nevada	Case Number: 09-19788-LBR	Date Filed: June 2009			
Pending Bankruptcy Case Filed by any Spouse, Partner, or Af					
Name of Debtor:	Case Number:	Date Filed:			
District:	Palationchin:	Indus			
District.	Relationship:	Judge:			
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	Exhibit (To be completed if debt whose debts are primarily I, the attorney for the petitioner named in the informed the petitioner that [he or she] may jof title 11, United States Code, and have exp such chapter. I further certify that I have deliby 11 U.S.C. § 342(b). X Signature of Attorney for Debtor(s)	or is an individual consumer debts.) foregoing petition, declare that I have broceed under chapter 7, 11, 12, or 13 blained the relief available under each			
Exhib Does the debtor own or have possession of any property that poses or is alleged to pose		blic health or cafety?			
	a areas or infiliation and identifiable fiarm to pe	tone nearest or sarcty?			
Yes, and Exhibit C is attached and made a part of this petition.					
□ No.					
(To be completed by every individual debtor. If a joint petition is filed, each spouse mu Exhibit D, completed and signed by the debtor, is attached and made a part of this If this is a joint petition:	If this is a joint petition:				
Information Regarding					
Check any app Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 day	of business, or principal assets in this District	for 180 days immediately			
There is a bankruptcy case concerning debtor's affiliate, general part	mer, or partnership pending in this District.				
Debtor is a debtor in a foreign proceeding and has its principal place no principal place of business or assets in the United States but is a District, or the interests of the parties will be served in regard to the new parties.	a defendant in an action or proceeding [in a fed				
Certification by a Debtor Who Resides (Check all appli					
Landlord has a judgment against the debtor for possession of debt	or's residence. (If box checked, complete the fo	llowing.)			
(Name of landlord that obtained judgment)					
	(or remended that comment languages)				
	(Addrson of law 31 - 1)				
	(Address of landlord)				
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession					
Debtor has included with this petition the deposit with the court of of the petition.	f any rent that would become due during the 30-	day period after the filing			
Debtor certifies that he/she has served the Landlord with this certi-	fication, (11 U.S.C. & 362(1)).				

B1 (Official Form 1) (12/11)	Page 3
Voluntary Petition	Name of Debtor(s): Stuppy, Sheila K
(This page must be completed and filed in every case.)	<u> </u>
	itures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11. United States Code, understand the relief available under each such	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)
chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I	I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X (Signature of Foreign Representative)
Signature of Joint Debtor 702-493-2983	(Printed Name of Foreign Representative)
January 29, 2013	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
X Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Firm Name	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Address	
Telephone Number	Mary - Document Preparer Printed Name and title, if any, of Bankruptcy Petition Preparer
Telephone Number	• • • • •
Date	ID: 200042981
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)	233 N MoJave # 1012 Las Vegas, NV 89101
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	X Signature
X	01 / 27 / 2013 / Y Date
Signature of Authorized Individual	
Printed Name of Authorized Individual	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
Title of Authorized Individual	
Date	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or
	both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

In re_	Stuppy, Sheila K	Case No.
	Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☐ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of:	[Check the
applicable statement.] [Must be accompanied by a motion for determination by	the court.]

- ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - ☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Sheile K. Stupp.

Certificate Number: 00981-NV-CC-020156991



CERTIFICATE OF COUNSELING

I CERTIFY that on <u>January 29, 2013</u>, at <u>6:33</u> o'clock <u>PM CST</u>, <u>Sheila Stuppy</u> received from <u>Credit Advisors Foundation</u>, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the <u>District of Nevada</u>, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: January 29, 2013

By: /s/Sam Hohman

Name: Sam Hohman

Title: President, CEO

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

Form B 201A, Notice to Consumer Debtor(s)

Page 2

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filling fee, \$46 administrative fee: Total fee \$1046)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

<u>Chapter 12</u>: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 201B (Form 201B) (12/09)

UNITED STATES BANKRUPTCY COURT LAS VEGAS DISTRICT OF NEVADA

In re Stuppy, Sheila K Debtor	Case No
	CE TO CONSUMER DEBTOR(S) HE BANKRUPTCY CODE
	ey] Bankruptcy Petition Preparer the debtor's petition, hereby certify that I delivered to the debtor the
Mary - Document Preparer	ID: 200042981
Printed name and title, if any, of Bankruptcy Petition Preparer Address: 232 Medave # 1012 Las regas, N set01	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Rankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	
	n of the Debtor
I (We), the debtor(s), affirm that I (we) have received and Code.	read the attached notice, as required by § 342(b) of the Bankruptcy
Sheila K. Stuppy	x Sheila K. Stuppy 1-29-13
Case No. (if known)	X Signature of Joint Debtor Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

B19 (Official Form 19) (12/07)

U.S.C. § 156.

United States Bankruptcy Court

	strict of Nevada
In re Stuppy, Sheila K Debtor	Case No.
Dotto	Chapter 7
DECLARATION AND SIGN.	ATURE OF NON-ATTORNEY
BANKRUPTCY PETITION P	REPARER (See 11 U.S.C. § 110)
in 11 U.S.C. § 110; (2) I prepared the accomparand have provided the debtor with a copy of the by 11 U.S.C. §§ 110(b), 110(h), and 342(b); and pursuant to 11 U.S.C. § 110(h) setting a maxim petition preparers, I have given the debtor notice	e document(s) and the attached notice as required d (3) if rules or guidelines have been promulgated
Accompanying documents: The Petition and all initial scheduals and documents filed by the Debtor (s).	Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer: Mary - Document Preparer
	Social-Security No. of Bankruptcy Petition Preparer (Required by 11 U.S.C. § 110): ID: 200042981
Signature of Bankruptcy Petition Preparer Da	ipal, responsible person, or partner who signs 1/27/2013 ite individuals who prepared or assisted in preparing reparer is not an individual:
A bankruptcy petition preparer's failure to comp Rules of Bankruptcy Procedure may result in fin	

2

Date

NOTICE TO DEBTOR BY NON-ATTORNEY BANKRUPTCY PETITION PREPARER

[Must be filed with any document(s) prepared by a bankruptcy petition preparer.]

I am a bankruptcy petition preparer. I am not an attorney and may not practice law or give legal advice. Before preparing any document for filing as defined in § 110(a)(2) of the Bankruptcy Code or accepting any fees, I am required by law to provide you with this notice concerning bankruptcy petition preparers. Under the law, § 110 of the Bankruptcy Code (11 U.S.C. § 110), I am forbidden to offer you any legal advice, including advice about any of the following:

- whether to file a petition under the Bankruptcy Code (11 U.S.C. § 101 et seq.);
- whether commencing a case under chapter 7, 11, 12, or 13 is appropriate;
- whether your debts will be eliminated or discharged in a case under the Bankruptcy Code;
- whether you will be able to retain your home, car, or other property after commencing a case under the Bankruptcy Code;
- the tax consequences of a case brought under the Bankruptcy Code;
- the dischargeability of tax claims;
- whether you may or should promise to repay debts to a creditor or enter into a reaffirmation agreement with a creditor to reaffirm a debt;
- how to characterize the nature of your interests in property or your debts; or
- bankruptcy procedures and rights.

[The notice may provide additional examples of legal advice that a bankruptcy petition preparer is not authorized to give.]

In addition, under 11 U.S.C. § 110(h), the Supreme Court or the Judicial Conference of the United States may promulgate rules or guidelines setting a maximum allowable fee chargeable by a bankruptcy petition preparer. As required by law, I have notified you of this maximum allowable fee, if any, before preparing any document for filing or accepting any fee from you.

Joint Debtor

[In a joint case, both spouses must sign.]

B280 (Form 280) (10/05)

United States Bankruptcy Court

		Las Vegas	District Of _	Nevada		
In re	Stuppy, Sheila K					
	Debtor			Case No		
				Chapter	7	
	DISCL	OSURE OF COMP	ENSATION OF BANKR	UPTCY PETI	ITION I	PREPARER
	[This form must be file	d with the petition if	a bankruptcy petition prepa	arer prepares i	the petiti	ion. 11 U.S.C. § 110(h)(2).]
1.	or caused to be prepar and that compensation	red one or more document paid to me within	ments for filing by the above one year before the filing of	e-named debtor of the bankrupt	r(s) in co	loyee of an attorney, that I prepared onnection with this bankruptcy case, ion, or agreed to be paid to me, for ankruptcy case is as follows:
	For document prepar	ation services I have	agreed to accept	\$_	.00	
	Prior to the filing of	his statement I have	received	\$_	.00	
	Balance Due			\$.00	
2.	I have prepared or ca	used to be prepared t	he following documents (it	temize):		
	and provided the foll	owing services (item	ize): All initial Bankruptcy p	etition, schedu	ules and	documents filed by the debtor(s)
3.	The source of the cor	mpensation paid to m	e was: Other (specify)			
4.	The source of compe	nsation to be paid to	me is: Other (specify)			
5.	The foregoing is a coby the debtor(s) in the		any agreement or arrangem	ent for paymer	nt to me	for preparation of the petition filed
6.	To my knowledge no except as listed below		pared for compensation a de	ocument for fil	ling in co	onnection with this bankruptcy case
	MAME	1	SOCIAL SECURITY N	UMBER		
x		/	ID: 200042981			01 / 27 / 2013
	Mary - Doctment Prepar		Social Security number petition preparer (If the	bankruptcy		Date
Printe	d name and title, if any, Petition Preparer	of Bankruptcy	petition preparer is not a state the Social Security		.	
Addre	ess: 233 N MoJave # 10		officer, principal, respo	nsible person o	or	
	Las Vegas, NV 89	101	partner of the bankrupto (Required by 11 U.S.C.		parer.)	

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

In re	Stuppy, Sheila K	 ,	Case No.
	Debtor		Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 780,000.00		
B - Personal Property	YES	3	\$ 20,500.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	2		\$ 1,180,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	12		\$ 1,370,900.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 6,200.00
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 6,255.00
тс	DTAL	25	\$ 800,500.00	\$ 2,550,900.00	

B 6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

In re	Stuppy, Sheila K	, Case No
	Debtor	Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Am	ount
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 6,200.00
Average Expenses (from Schedule J, Line 18)	\$ 6,255.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 6,200.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 400,0	00.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$	0.00
4. Total from Schedule F		\$1,370,	900.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ _{1,770,}	900.00

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B6A (Official Form 6A) (12/07)

In re	Stuppy, Sheila K	Case No.
	Debtor	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	OR COMMUNITY	OF IN PROPE DED SEC	RENT VALUE DEBTOR'S TEREST IN RTY, WITHOUT UCTING ANY URED CLAIM EXEMPTION		AMOUNT OF SECURED CLAIM
SINGLE FAMILY RESIDENCE 3933 San Esteban Ave N Las Vegas, NV 89084	PRINCIPAL RESIDENCE		\$	235,000 .00	\$	375,000.00
RESIDENTIAL REAL ESTATE 6425 Blue Blossom Ave, Las Vegas NV 89108	INVESTMENT PROPERTY	i	\$	125,000.00	\$ 	160,000.00
RESIDENTIAL REAL ESTATE 2534 Rocky Countryside, N Las Vegas 89030	INVESTMENT PROPERTY		\$	105,000.00	\$	230,000.00
RESIDENTIAL REAL ESTATE 2003 Sweet Fern Place, Lakeland, FL 33810	INVESTMENT PROPERTY		\$	95,000.00	\$	195,000.00
RESIDENTIAL REAL ESTATE 7428 Rowdy Street, Las Vegas, NV 89131	INVESTMENT PROPERTY		\$	220,000.00	\$	220,000.00
Continuation Shoots Attached	Total	>	\$	780,000.00		

0 Continuation Sheets Attached

(Report also on Summary of Schedules.)

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B6B (Official Form 6B) (12/07)

In re _	Stuppy, Sheila K	Case No.
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, YOUT, OR COMPRINTY	DEBTO IN PRO OUT D SEC	ENT VALUE OF OR'S INTEREST OPERTY, WITH- EDUCTING ANY URED CLAIM EXEMPTION
1. Cash on hand.	Х				
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account Location: Bank of America Washington Mutual		\$ \$	500.00 500.00
3. Security deposits with public utilities, telephone companies, land-lords, and others.	×				
4. Household goods and furnishings, including audio, video, and computer equipment.	! ! ! ! !	Household Goods & Furnishsings Location: Principal Residence Las Vegas, NV		\$	2,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x	Books & Pictures		\$	500.00
6. Wearing apparel.	}	Clothing		\$	1,500.00
7. Furs and jewelry.	х	Costume Jewelry Location: Principal Residence	-	\$	500.00
8. Firearms and sports, photographic, and other hobby equipment.	×	Las Vegas, NV			
 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 	x				
10. Annuities. Itemize and name each issuer.	х				
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x				

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B6B (Official Form 6B) (12/07) — Cont.

In re Stuppy, Sheila K	Case No.
Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			

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B6B (Official Form 6B) (12/07) - Cont.

In re	Stuppy, Sheila K	Case No.	
	Debtor	(If known)	

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HISBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other ntellectual property. Give particulars. 23. Licenses, franchises, and other general	x x			
ntangibles. Give particulars. 24. Customer lists or other compilations	X		Ì	
containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or iousehold purposes.	^			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 GMC Yukon Location: Principal Residence Las Vegas, NV		\$ 5,000.00
26. Boats, motors, and accessories.	X	Las vegas, IV		
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X	Computers, Printers, Desks, Chairs, Fax machines Furniture, Computer Equipment, Audio and Video Equipment, linens, small appliances, large	.	\$ 10,000.00
29. Machinery, fixtures, equipment, and supplies used in business.	x	appliances, etc		
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
3. Farming equipment and implements.	x			
4. Farm supplies, chemicals, and feed.	X			
5. Other personal property of any kind ot already listed. Itemize.	X			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (12/07)

In re	Stuppy, Sheila K	 Case No
	Debtor	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor c	laims	the	exemptions	to	which	debtor	is	entitled	under	:
(Check o	ne bo	x)								

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Household Goods & Furnishings Location: Principal Residence Las Vegas, NV	N.R.S. 21.090 (1)(b)	\$ 2,000.00	\$ 2,000.00
Books & Pictures Location: Principal Residence Las Vegas, NV	N.R.S. 21.090 (1)(a)	\$ 500.00	\$ 500.00
Clothing Location: Principal Residence Las Vegas, NV	N.R.S. 21.090 (1)(b)	\$ 1,500.00	\$ 1,500.00
Costume Jewelery Location: Principal Residence Las Vegas, NV	N.R.S. 21.090 (1)(a)	\$ 500.00	\$ 500.00
2003 Yokin Location: Principal Residence Las Vegas, NV	N.R.S. 21.090 (1)(f)	\$ 5,000.00	\$ 5,000.00
Office Equipment, Furnishings and Supplies	N.R.S. 21.090(1)(d)	\$ 10,000.00	\$ 10,000.00
Equity in Principal Residence Location: 3933 San Esteban Ave N Las Vegas, NV 89084	N.R.S. 21.090 (1)(m)	\$ 235,000.00	\$ 235,000.00

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B6D (Official Form 6D)	(12/07)		
In re	Stuppy, Sheila K	, Case No).
	Debtor		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			09 / 2004 Mtg Lien				\$ 375,000.00	\$ 140,000.00
WELLS FARGO BANK N.A.	ì		PRINCIPAL RESIDEN	r –	!	1		
a.k.a. WELLS FARGO HOME M	IORT	GAGE	3933 San Esteban Ave	i				
P.O. Box 10335	\		N Las Vegas, NV 8908	4		1		
Des Moines, IA 50306		ļ	VALUE \$ 235,000.00	}				
ACCOUNT NO.			06 / 2006 Mtg Lien	 		 -	\$ 160,000.00	\$ 35,000.00
GMAC Mortgage	1	į	RESIDENTIAL REAL	ESTA	TE		, , , , , , , , , , , , , , , , , , , ,	00,000.00
3451 Hammond Avenue			6425 Blue Blossom Av	e.		1		
Waterloo, IA 50702			Las Vegas NV 89108					
			VALUE \$ 125,000.00	1				
ACCOUNT NO.			06 / 2006 Mtg Lien				\$ 230,000.00	\$ 125,000.00
GMAC Mortgage			RESIDENTIAL REAL		TE			
3451 Hammond Avenue			2534 Rocky Countrys	, .]
Waterloo, IA 50702			N Las Vegas, NV 896	130				
			VALUE \$ 105,000.00	<u> </u>				
1 continuation sheets attached			Subtotal ► (Total of this page)				\$ 765,000.00	\$ 300,000.00
			Total ► (Use only on last page)			,	\$	\$
			. , , , , , , , , , , , , , , , , , , ,				(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain

Liabilities and Related

Data.)

In re	Stuppy, Sheila K	Case No.	
_	Debtor		(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	DEDU	NT OF CLAIM VITHOUT CTING VALUE OLLATERAL		UNSECURED PORTION, IF ANY
ACCOUNT NO. GMAC Mortgage 3451 Hammond Avenue Waterloo, IA 50702			08 / 2006 MTG LIEN RESIDENTIAL REAL ES 2003 Sweet Fern Place, Lakeland, FL 33810	TAT	E		\$	195,000.00	\$	100,000.00
ACCOUNT NO. WACHOVIA MORTGAGE P.O. Box 659558 San Antonio, TX 78265			09 / 2004 MTG LIEN RESIDENTIAL REAL ES 7428 Rowdy Street, Las Vegas, NV 891	TAT	E		\$	220,000.00	\$.00
ACCOUNT NO.			VALUE \$							
ACCOUNT NO.			VALUE \$							
ACCOUNT NO.										
Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims	L	<u> </u>	Subtotal (s)► (Total(s) of this page)		<u> </u>	L	\$	415,000.00	\$	100,000.00
			Total(s) ► (Use only on last page)				(Report	1,180,000.00 also on ry of Schedules.)	(If a	400,00.00 applicable, ort also on

report also on Statistical Summary of Certain Liabilities and Related Data.)

Case 13-10675-mkn Doc 1 Entered 01/30/13 13:14:26 Page 22 of 71 B6E (Official Form 6E) (12/07) Stuppy, Sheila K Case No._ Debtor (if known) SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.) Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6E (Official Form 6E) (12/07) - Cont.	
In re_ Stuppy, Sheila K	, Case No
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farm	ner or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchas that were not delivered or provided. 11 U.S.C. § 507(a)(7).	se, lease, or rental of property or services for personal, family, or household use,
Taxes and Certain Other Debts Owed to Governmental Un	nits
Taxes, customs duties, and penalties owing to federal, state, and	local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depo	sitory Institution
	ne Office of Thrift Supervision, Comptroller of the Currency, or Board of r successors, to maintain the capital of an insured depository institution. 11 U.S.C
Claims for Death or Personal Injury While Debtor Was In	itoxicated
Claims for death or personal injury resulting from the operation drug, or another substance. 11 U.S.C. § 507(a)(10).	of a motor vehicle or vessel while the debtor was intoxicated from using alcohol,
* Amounts are subject to adjustment on April 1, 2010, and every tadjustment.	three years thereafter with respect to cases commenced on or after the date of
0 ~~	ntinuation sheets attached

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B6F (O	official Form 6F) (12/07)		
In re	Stuppy, Sheila K	 Case No.	
_	Debtor	 (if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Any & All			2000 - 2013				\$ UNKNOWN
Attorney Peter Dubowsky DUBOWSKY LAW OFFICE CHTD 330 S Third St Suite # 680 Las Vegas, NV 89101							Estimate
ACCOUNT NO. Any & All		-	2000 - 2013				\$ UNKNOWN Estimate
ATTORNEY KRISTIN SCHULER – MCCARTHY & HOLTHUS LLP Et a 9510 W Sahara Ave Suite # 110 Las Vegas, NV 89117							Estimate
ACCOUNT NO. Any & All ATTORNEY CHRISTOPHER M. H MCCARTHY & HOLTHUS LLP Et A 9510 W Sahara Ave Suite # 110 Las Vegas, NV 89117		!	2000 - 2013				\$ 0.00 Estimate
ACCOUNT NO. Any & All			2000 - 2013				\$ 14,000.00
ADVANTA BANK CORP P.O. Box 8088 Philadelphia, PA 19101-8088							Estimate
					Sub	total➤	\$ 14,000.00
11continuation sheets attached							

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B6F (Official Form 6F) (12/07) - Cont.

In re	Stuppy, Sheila K	Com No
m re _	·,	Case No.
	Debtor	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			· · · · · · · · · · · · · · · · · · ·			,	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Any & All			2000 - 2013				\$ 1,000.00
AFNI, INC. PO BOX 3097 BLOOMINGTON, IL 61702				! !	: :		Estimate
ACCOUNT NO. Any & All			2000 - 2013				\$ 1,000.00
ALIANTE COVE HOA 375 N. Stephanie St Suite #911 Henderson NV 89014						}	Estimate
ACCOUNT NO. Any & All ALIANTE MASTER ASSOCIATION 601 WHITNEY RANCH B-10 Henderson, NV 89014			2000 - 2013				\$ 1,000.00 Estimate
ACCOUNT NO. Any & All			2000 - 2013				\$ 175,000.00
AMERICAS SERVICING CO 1544 Old Alabama Rd Roswell, GA 30076							Estimate
ACCOUNT NO. Any & All			2000 - 2013				\$ 7,000.00
AMEX PO Box 0001 Los Angeles, CA 90096				<u> </u>		! !	Estimate
Sheet no. 1 of 11continuation sheets attate to Schedule of Creditors Holding Unsecure Nonpriority Claims				<u> </u>	Sub	total➤	\$ 185,000.00
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) Total ▶							

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B6F (Official Form 6F) (12/07) - Cont.

In re_	Stuppy, Sheila K	Case No
	Debtor	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Any & All		1	2000 - 2013				\$ 50,000.00
BANK OF AMERICA P.O. Box 15726 Wilmington, DE 19886							Estimate
ACCOUNT NO. Any & All			2000 - 2013				\$ 2,000.00
CAREY AVENUE HOME OWNERS a.k.a. BENCHMARK ASSOCIATIOI 3675 W Cheyenne Ave Ste 100, N	N SER	VICES	032				Estimate
ACCOUNT NO. Any & All			2000 - 2013				\$ 10,000.00
CHASE P.O. Box 15298 Wilmington, DE 19850							Estimate
ACCOUNT NO. Any & All			2000 - 2013				\$375,000.00
CHARLES & MELANIE ESCARENC P O Box 750725 Las Vegas NV 89136)					.	Estimate
ACCOUNT NO. Any & All			2000 - 2013				\$ 200.00
CLARK COUNTY COLLECTIONS 6124 W SAHARA AVE LAS VEGAS, NV 89146				i.			Estimate
Sheet no. 2 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Subtotal					total➤	\$ 437,200.00	
Total➤ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					s		

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B6F (Official Form 6F) (12/07) - Cont.

In re _	Stuppy, Sheila K	Case No
	Debtor	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Any & All CLARK COUNTY DISTRICT COUR Regional Justice Center 200 Lewis Avenue Las Vegas, NV 89155	Т		2000 - 2013 Case # A-12-672967-C Case #A -13-675297 - C				\$UNKNOWN Estimate
ACCOUNT NO. Any & All CLARK COUNTY TREASURER 500 S. Grand Central Pkwy PO Box 551220, Las Vegas, NV 89	155		2000 - 2013				\$UNKNOWN Estimate
ACCOUNT NO. Any & All CMRE FINANCE 3350 E. Birch St.# 200 Brea,CA 92821			2000 - 2013				\$ 500.00 Estimate
ACCOUNT NO. Any & All COLLECTO INC d.b.a. EOS CCA 700 Longwater Dr, Norwell, MA 0	2061		2000 - 2013				\$ 1,500.00 Estimate
ACCOUNT NO. Any & All CONSECO PO Box 2034 Carmel, IN 46082			2000 - 2013				\$ 10,000.00 Estimate
Sheet no. 3 of 11continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					\$ 12,000.00		
Total➤ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					\$		

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B6F (Official Form 6F) (12/07) - Cont.

In re	Stuppy, Sheila K	Case No.
	Debtor	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Any & All			2000 - 2013				\$ UNKNOWN
CONVERGENT OUTSOURCING IF 10750 Hammerly Blvd Suite 200 Houston, TX 77043	IC	; ;					Estimate
ACCOUNT NO. Any & All			2000 - 2013				\$ 100.00
DESERT RADIOLOGISTS P.O. Box 3057 Indianapolis, IN 46206-3057				: - - -			Estimate
ACCOUNT NO. Any & All DINER'S CLUB CHARGE CARD P.O. Box 6003 The Lakes, NV 88901			2000 - 2013				\$ 10,000.00 Estimate
ACCOUNT NO. Any & All			2000 - 2013				\$ UNKNOWN
DURANGO SPRINGS L L C 112 North Curry Street Carson City, NV 89703			.				Estimate
ACCOUNT NO. Any & All			2000 - 2013				\$ 1,000.00
EOS CCA 700 Longwater Dr Norwell, MA 02061							Estimate
Sheet no. 4 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					total≯	s 11,100.00	
Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					\$		

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B6F (Official Form 6F) (12/07) - Cont.

In re _	Stuppy, Sheila K	Case No.
	Debtor	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Any & All EXECUTIVE TRUSTEE SERVICES 15455 San Fernando Mission Blvd Mission Hills, CA 91345	LLC		2000 - 2013				\$ UNKNOWN Estimate
ACCOUNT NO. Any & All			2000 - 2013	<u> </u>	<u> </u>		\$ 5,000.00
GEMB/JCP P.O. Box 981131 El Paso, TX 79998				3	[Estimate
ACCOUNT NO. Any & All GMAC Mortgage			2000 - 2013				\$ 80,000.00 Estimate
P.O. Box 4622 Waterloo, IA 50704-4622							
ACCOUNT NO. Any & All			2000 - 2013	[\$ 10,000.00
GREEN TREE SERVICING LLC 332 Minnesota St Ste 610 Saint Paul, MN 55101							Estimate
ACCOUNT NO. Any & All		- <u>-</u> -	2000 - 2013				\$ 65,000.00
HARBORVIEW MORTGAGE LOAN MORTGAGE LOAN PASS THROU Series 2006-12 9510 W Sahara Ave Suite # 110Las	ЭН СЕ	RTIFICATE					Estimate
Sheet no. 5 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Subtotal➤					total➤	\$ 160,000.00	
Total > \$ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					S		

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In re _	Stuppy, Sheila K	Case No.
	Debtor	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Any & All HAMPTON & HAMPTON Et al COLLECTIONS LLC 8965 S Pecos Rd Suite 9 A Las Vegas, NV 89074			2000 - 2013				\$ UNKNOWN Estimate
ACCOUNT NO. Any & All HOME DEPOT CREDIT SERVICES P.O. Box 6028 The Lakes, NV 88901			2000 - 2013				\$ 2,000.00 Estimate
ACCOUNT NO. Any & All JC PENNY P.O. Box 981131 El Paso, TX 79998			2000 - 2013				\$ 5,000.00 Estimate
ACCOUNT NO. Any & All KEY EQUIPMENT FINANCIAL INC c/o CSC SERVICES OF NEVADA, 2215-B Renaissance Dr, Las Vegas	INC.	9119	2000 - 2013				\$ UNKNOWN Estimate
ACCOUNT NO. Any & All LAS VEGAS CITY - City Hall 400 Stewart Avenue Las Vegas, NV 89101	:		2000 - 2013				\$ UNKNOWN Estimate
Sheet no. <u>6</u> of <u>11</u> continuation sheets atta to Schedule of Creditors Holding Unsecure Nonpriority Claims					Sub	total➤	\$ 7,000.00
Total> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					\$		

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B6F (Official Form 6F) (12/07) - Cont.

In re	Stuppy, Sheila K	Case No
_	Debtor	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Any & All			2000 - 2013				\$ UNKNOWN
Mecklenburg County Tax Collector P.O. Box 31457 Charlotte, NC 28231							Estimate
ACCOUNT NO. Any & All			2000 - 2013				\$ UNKNOWN
MERITECH 245 Lytton Ave Palo Alto, CA 94301				<u> </u>			Estimate
ACCOUNT NO. Any & All MORTGAGE ELECTRONIC REGIS a.k.a. MERS 1818 Library Street, Suite 300 Reston, VA 20190	TRAT	ON SYSTE	2000 - 2013 NINC				\$UNKNOWN Estimate
ACCOUNT NO. Any & All			2000 - 2013				\$UNKNOWN
MYLOR FINANCIAL GROUP INC 15451 San Fernando Mission Mission Hills, CA 91345-1368							Estimate
ACCOUNT NO. Any & All MYRTLEWOOD HOMEOWNERS A	2000	IATION	2000 - 2013				\$ UNKNOWN Estimate
5337b N Socrum Loop Rd Lakeland, FL 33809		IATION					
Sheet no. 7 of 11continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					\$.00		
Total➤ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)				\$			

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B6F (Official Form 6F) (12/07) - Cont.

In re _	Stuppy, Sheila K	Case No
	Debtor	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Any & All			2000 - 2013				\$ UNKNOWN
NASSAU ASSET MANAGEMENT 844 Franklin St., Ste. 5A Wrentham, MA 02093							Estimate
ACCOUNT NO. Any & All			2000 - 2013				\$ UNKNOWN
NATIONAL DEFAULT SERVICING 2525 E. Camelback Road, #200 Phoenix, Arizona 85016	İ						Estimate
ACCOUNT NO. Any & All NORTH AMERICAN TITLE COMPA 7660 W Sahara Ave # 150, Las Vegas, NV 89117	INY		2000 - 2013				\$ UNKNOWN Estimate
ACCOUNT NO. Any & All			2000 - 2013				\$ 500.00 Estimate
NLV UTILITIES a.k.a. North Las Vegas Utilities 2250 N Las Vegas Blvd, N Las Veg	as, NV	89030			: 		Estimate
ACCOUNT NO. Any & All			2000 - 2013				\$ 50,000.00
OCWEN LOAN SERVICING 12650 Ingenuity Dr Orlando, FL 32826				:			Estimate
Sheet no. <u>8</u> of <u>11</u> continuation sheets atta to Schedule of Creditors Holding Unsecure Nonpriority Claims					Sub	total≻	\$ 50,500.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)			\$				

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B6F (Official Form 6F) (12/07) - Cont.

In re_	Stuppy, Sheila K	Case No.
	Debtor	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Any & All PAY PAL INC 3000 Hanover Street Palo Alto, CA 94304			2000 - 2013				\$ UNKNOWN Estimate
ACCOUNT NO. Any & All POLK COUNTY TAX ASSESSOR A 430 East Main Street Bartow, FL 33831	COLL	ECTOR	2000 - 2013				\$ UNKNOWN Estimate
ACCOUNT NO. Any & All QUANTUM COLLECTIONS 3224 CIVIC CENTER DR N LAS VEGAS, NV 89030			2000 - 2013				\$ 100.00 Estimate
ACCOUNT NO. Any & All SAXON MORTGAGE SERVICE 4708 Mercantile Dr N Fort Worth, TX 76137			2000 - 2013				\$ 310,0000.00 Estimate
ACCOUNT NO. Any & All SELECT PROTFOLIO SERVICING 3815 SW Temple Salt Lake City, UT 84115	INC		2000 - 2013 Arrearages			,	\$ 70,000.00 Estimate
Sheet no. 9 of 11 continuation sheets atta to Schedule of Creditors Holding Unsecure Nonpriority Claims				<u>. </u>	Sub	total➤	\$ 380,100.00
Total➤ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)				\$			

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In re	Stuppy, Sheila K	Case No.
_	Debtor	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

				_			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Any & All SEVILLE ETAGE HOMEOWNERS 8009 Canyon Wren Las Vegas, NV 89149	ASSO	CIATION	2000 - 2013				\$ UNKNOWN Estimate
ACCOUNT NO. Any & All SPERRY VAN NESS 7250 Peak Drive, Suite 110 Las Vegas, NV 89128			2000 - 2013				\$ 110,000.00 Estimate
ACCOUNT NO. Any & All SUSQUEHANNA COMMERCIAL F 1566 Medical Dr., Ste. 201 P.O. Box 274 Pottstown, PA 19464-0274	NANC	E INC	2000 - 2013				\$ UNKNOWN Estimate
ANY & All T MOBILTY a.k.a. AT& T MOBILITY 12920 SE 38th St, Bellevue, WA 98	D 06		2000 - 2013				\$ 1,500.00 Estimate
ACCOUNT NO. Any & All UNIVERSAL AMERICAN MORTGA 311 S Division St Carson City, NV 89703	GE C	MPANY LL	2000 - 2013 C				\$ UNKNOWN Estimate
Sheet noof continuation sheets atta to Schedule of Creditors Holding Unsecure Nonpriority Claims		.	L	.	Sub	total≯	\$ 111,500.00
Total ➤ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)				\$			

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B6F (Official Form 6F) (12/07) - Cont.

In re	Stuppy, Sheila K	Case No.
_	Debtor	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Any & All			2000 - 2013				\$ 1,500.00 Estimate
US ASSET MANAGEMENT 700 Longwater Dr Norwell, MA 02061							Estimate
ACCOUNT NO. Any & All			2000 - 2013				\$ 1,000.00
VERIZON WIRELESS P.O. Box 105378 Atlanta, GA 30348							Estimate
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. 11 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Subtotal➤				\$ 2,500.00			
			(Use only on last page of the		d Sched		\$
		(Report	also on Summary of Schedules and, if app Summary of Certain Liabi				1,370,900.00

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B6G (Official Form 6G) (12/07)	
In re Stuppy, Sheila K	Case No.
Debtor	Case No(if known)
SCHEDULE G - EXECUTORY CONT	FRACTS AND UNEXPIRED LEASES
interests. State nature of debtor's interest in contract, i.e., "Pulessee of a lease. Provide the names and complete mailing ad a minor child is a party to one of the leases or contracts, state	expired leases of real or personal property. Include any timeshard archaser," "Agent," etc. State whether debtor is the lessor or dresses of all other parties to each lease or contract described. In the child's initials and the name and address of the child's parent lian." Do not disclose the child's name. See, 11 U.S.C. §112 and
X Check this box if debtor has no executory contracts or unexpir	red leases.
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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B6H (0	Official Form 6H) (12/07)		
In re _	Stuppy, Sheila K	_ •	Case No.
	Debtor	_	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re	Stuppy, Sheila K	Case No
	Debtor	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDE	NTS OF DEBTOR A	ND SPOUSE	
Status:	RELATIONSHIP(S):	AGE(S):		
Employment:	DEBTOR		SPOUSE	
Occupation	Realtor			
Name of Employer	Self Employed			
	Licensed 1997	1		
How long employed	Las vegas, ivv	1		
Address of Employ	er	<u></u>		
ICOME: (Estimate of	of average or projected monthly income at time	DEBTOR	SPOUSE	
case f				
	,	\$1,500.00 Estin	nate Commission	
	ges, salary, and commissions			
(Prorate if not pa		\$		
Estimate monthly	overtime			
SUBTOTAL		\$ 1,500.00 Est	imate Cemmission	
LESS PAYROLL	DEDUCTIONS			
a. Payroll taxes ar		\$	\$	
b. Insurance	•	\$	\$	
c. Union dues		§	\$	
d. Other (Specify)	:	3	\$	
SUBTOTAL OF P	AYROLL DEDUCTIONS	\$0.00	\$	
5. TOTAL NET MONTHLY TAKE HOME PAY		\$_1,500.00 Esti	mate Coli <u>nmission</u>	
	om operation of business or profession or farm	\$	\$.	
(Attach detailed	*	\$ 4,700.00	\$	
Income from real p			•	
	nus nance or support payments payable to the debtor for	\$	3	
	e or that of dependents listed above	\$	\$	
	government assistance			
(Specify):		\$	\$	
. Pension or retiren		\$	\$	
Other monthly in	come		· · · · · · · · · · · · · · · · · · ·	
(Specify):		\$	\$	
. SUBTOTAL OF	LINES 7 THROUGH 13	\$		
. AVERAGE MON	TTHLY INCOME (Add amounts on lines 6 and 14)	\$6,200.00	<u> </u>	
		\$	6,200.00	
tals from line 15)	ERAGE MONTHLY INCOME: (Combine column			
uis nom mie 13)			mary of Schedules and, if applicable, ary of Certain Liabilities and Related Data)	
		The Committee of the Co	J - John Discount Mile Notwood Date	
. Describe any incr	ease or decrease in income reasonably anticipated to	occur within the year	r following the filing of this document:	

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B6J (Official Form 6J) (12/07)

In re Stuppy, Sheila K	Case No.
Debtor	(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C. Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse." \$ 1,300.00 1. Rent or home mortgage payment (include lot rented for mobile home) Yes X No ____ a. Are real estate taxes included? Yes X No ____ b. Is property insurance included? s 100.00 2. Utilities: a. Electricity and heating fuel 65.00 b. Water and sewer 120.00 c. Telephone d. Other 30.00 3. Home maintenance (repairs and upkeep) 250.00 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 11.Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health s 120.00 d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto b. Other c. Other 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 323.00 + Current Specified Rental Payments **\$_4,300.00** 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, 6,255.00 if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I \$ 6,200.00 6,255.00 b. Average monthly expenses from Line 18 above - 55.00 **Rental Monthly Mtg Payments** c. Monthly net income (a. minus b.) 3817 7428 Rowdy Street, Las Vegas \$1,130.00 2534 Rocky Countryside St, Las Vegas, NV \$ 1,100,00 6425 Blue Blossom Ave, Las Vegas, NV 900.00 2003 Sweet Fem PL Lakeland, FL 33810 \$ 1,170.00

Case 13-10675-mkn Doc 1 Entered 01/30/13 13:14:26 Page 40 of 71

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re	Stuppy, Sheila K	Case No.
	Debtor	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read my knowledge, information, and belief.	the foregoing summary and schedules, consisting of 16 sheets, and that they are true and correct to the best of
Date	Signature: Sheila K. Stryspy
Date	Signature:
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNAT	URE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
the debtor with a copy of this document and the notices and promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum.	aptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for the provided dinformation required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been imum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum tor or accepting any fee from the debtor, as required by that section.
Mary - Document Preparer	ID: 200042981
Printed or Typed Name and Title, if any,	Social Security No.
of Bankruptcy Petition Preparer	(Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, stowho signs this document.	ate the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner
233 N MoJave # 1012	
Las Vegas, NV 89101	
Address	
X	01 / 27 / 2013
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other individual	s who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
If more than one person prepared this document, attach ac	dditional signed sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provide U.S.C. § 156.	visions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER PENA	ALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
I, the	he president or other officer or an authorized agent of the corporation or a member or an authorized agent of the
partnership] of the	[corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have
read the foregoing summary and schedules, consisting knowledge, information, and belief.	of sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my
Date	
	Signature:
	[Print or type name of individual signing on behalf of debtor.]
	rporation must indicate position or relationship to debtor.]
	perty: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B 7 (Official Form 7) (04/10)

case number (if known), and the number of the question.

UNITED STATES BANKRUPTCY COURT

In re:	Stuppy, Sheila K	, Case No(if known)		
	STATEMENT OF FINANCIAL AFFAIRS			
	rmation for both spouses is combined.	every debtor. Spouses filing a joint petition may file a single statement on which If the case is filed under chapter 12 or chapter 13, a married debtor must furnish joint petition is filed, unless the spouses are separated and a joint petition is not		

filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the

child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name,

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the

AMOUNT	SOURCE
2013 Year To Date Income Debtor \$ (0,20) 2012 Income Debtor \$ 70,000	<u>10</u>
2012 Income Debtor \$	
2011 Income Debtor \$	

spouses are separated and a joint petition is not filed.)

2.	Income other than	ı from emplovmen	it or operation o	f husiness

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\$ 1,100.00 Monthly x 12 = \$ 13,200.00 (2011 & 2012) 6425 Blue Blossom Ave

\$ 1,400.00 Monthly x 12 = \$ 16,800.00 (2011 & 2012) 2534 Rocky Countryside

\$ 900.00 Monthly x 12 = \$ 10,800.00 (2011 & 2012) 2003 Sweet Fern Place

\$1,300.00 Monthly x 12 = \$15,600.00 (2011 & 2012) 7428 Rowdy Street3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF

DATES OF PAYMENTS

AMOUNT PAID AMOUNT

STILL OWING

2

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850°. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/TRANSFERS

AMOUNT PAID OR VALUE OF

AMOUNT STILL OWING

TRANSFERS

^{*}Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None

X

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF

AMOUNT

AMOUNT

AND RELATIONSHIP TO DEBTOR

PAYMENT

PAID

STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

COURT OR AGENCY

STATUS OR

3

AND CASE NUMBER

NATURE OF PROCEEDING

AND LOCATION

DISPOSITION

A - 13-675297-C

Judicial Foreclosure

Clark County District Court Pending

A - 12-672967-C

Breach of Contract

Clark County District Court Pending

 \mathbf{K}

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF PERSON FOR WHOSE

DATE OF

DESCRIPTION

BENEFIT PROPERTY WAS SEIZED

SEIZURE

AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None \mathbf{K}

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT 4

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE Of PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF PERSON
OR ORGANIZATION
Word of Life
Las Vegas, W

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT 81,5/2.

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

CREDIT COUNSELING

01 / 27 / 2013

\$ 25.00 Online or Phone

Credit Counseling Course

5

10. Other transfers

X

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

DATE

None \mathbf{X}

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

6

CONTENTS IF ANY

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

X

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS
8832 Tum blewood NAME USED Sheila Stuppy DATES OF OCCUPANCY
Cas Vegas, W
89136
Oct. 2011

None X

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

X

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF

ENVIRONMENTAL

7

NOTICE LAW

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW

X

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing

executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY **BEGINNING AND** OR OTHER INDIVIDUAL **ADDRESS NATURE OF BUSINESS ENDING DATES** TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN Grassmere, LLC Real Estate SVC 2004 - 2005 ? Real Estate SVC Max Overflow, LLC 2006 - 2008 4908 Non Profit 2006 - 2008 Amethyst Gate, Inc. **Unknown - CURRENT**

enia mair Salon 9457 Hair Salon Us. Identify any business listed in response to subdivision a rabove, that is "single asset real estate" as defined in 11 U.S.C. 8 101 Zenia Hair Salon

Ø defined in 11 U.S.C. § 101.

NAME

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None XI

 \boxtimes

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

8

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

9

none

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT
OF INVENTORY
(Specify cost, market or other

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

11	E		. 60	39 .4 1	
<i>د</i> ح .	. rurmer	parmers.	officers.	directors and	shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

10

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY



24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

* * * * * *

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the and any attachments thereto and that they are true and	answers contained in the foregoing statement of financial affairs correct.
Date Jan. 29, 20/3	Signature of Joint Debtor
Date	(if any)
[If completed on behalf of a partnership or corporation] I declare under penalty of perjury that I have read the answers conthereto and that they are true and correct to the best of my knowle	ntained in the foregoing statement of financial affairs and any attachments edge, information and belief.
Date	Signature
	Print Name and Title
[An individual signing on behalf of a partnership or cor	poration must indicate position or relationship to debtor.]
	n sheets attached imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
I declare under penalty of perjury that: (1) I am a bankruptcy petition preparation and have provided the debtor with a copy of this document and	I the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy
Mary - Document Preparer	ID: 200042981
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social-Security No. (Required by 11 U.S.C. § 110.)
lf the bankruptcy petition preparer is not an individual, state the name, title (i responsible person, or partner who signs this document. 233 N MOJave #1012	f any), address, and social-security number of the officer, principal,
Las Vegas, NV 89191	
Address	01/27/2013
Signature of Bankruptcy Petition Preparer	Date

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

B 8 (Official Form 8) (12/08)

Property is (check one):

☐ Claimed as exempt

UNITED STATES BANKRUPTCY COURT

In re Stuppy, Sheila K LAS VEGAS DIS	TRICT OF NEVADA Case No
Debtor	Chapter 7
CHAPTER 7 INDIVIDUAL DEBTO	PR'S STATEMENT OF INTENTION
PART A – Debts secured by property of the estate. secured by property of the estate. Attach additional pages if the secured by property of the estate.	
Property No. 1	
Creditor's Name:	Describe Property Securing Debt:
WELLS FARGO BANK N.A	PRINCIPAL RESIDENCE
a.k.a. Wells Fargo Home Mortgage	3933 San Esteban Ave, N Las Vegas, NV 89084
Property will be (check one):	
☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain using 11 U.S.C. § 522(f)). Property is (check one): Claimed as exempt	(for example, avoid lien Not claimed as exempt
	1
Property No. 2 (if necessary)	
Creditor's Name:	Describe Property Securing Debt:
GMAC Mortgage	6425 Blue Blossom Ave, Las Vegas NV 89108
Property will be (check one): Surrendered Retained	
If retaining the property, I intend to (check at least one):	
☐ Redeem the property	
Reaffirm the debt	(6)
Other. Explain	(for example, avoid lien
CUSING TECTIONS OF SECULIAR	

Not claimed as exempt

Page 2 B 8 (Official Form 8) (12/08) PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.) Property No. 1 Lessor's Name: **Describe Leased Property:** Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES ■ NO Property No. 2 (if necessary) Lessor's Name: **Describe Leased Property:** Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO Property No. 3 (if necessary) Lessor's Name: **Describe Leased Property:** Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): □ YES □ NO continuation sheets attached (if any) I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease. Date: 29,2013

Signature of Joint Debtor

CONTINUATION SHEET IF NECESSARY

B 8 (Official Form 8) (12/08)

Page 3

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

PART A - Continuation

Property No.		
Creditor's Name:	Describe Pro	perty Securing Debt:
GMAC Mortgage	2534 Rocky 0	Countryside, N Las Vegas, NV 89030
Property will be (check one):		
☐ Surrendered	Retained	
If retaining the property, I intend to	(check at least one):	
☐ Redeem the property		
Reaffirm the debt		
☐ Other. Explain	(for e	xample, avoid lien
using 11 U.S.C. § 522(f)).		
Property is (check one):		
☐ Claimed as exempt	Not claimed a	s exempt
PART B - Continuation	_	
Property No.		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO
<u> </u>		
Property No.		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES NO

CONTINUATION SHEET IF NECESSARY

B 8 (Official Form 8) (12/08)

Page 3

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

PART A - Continuation

Property No.		
Creditor's Name:	Describe Pro	perty Securing Debt:
GMAC MORTGAGE	1	Fern Place, Lakeland, FL 33810
Property will be (check one):		
☐ Surrendered	Retained	
If retaining the property, I intend to	(check at least one):	
☐ Redeem the property		
☐ Reaffirm the debt		
☐ Other. Explain	(for e	xample, avoid lien
using 11 U.S.C. § 522(f)).		
Property is (check one):		
☐ Claimed as exempt	Not claimed a	s evemnt
- Claimed as exempt	Titot elamied a	3 CACITIFE
PART B - Continuation		
	¬	
Property No.		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant
	• •	to 11 U.S.C. § 365(p)(2):
		☐ YES ☐ NO
Property No.		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES NO

Page 2 of 3 Cont Sheet Debtor Stuppy, Sheila K

CONTINUATION SHEET IF NECESSARY

B 8 (Official Form 8) (12/08)

Page 3

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

PART A - Continuation

Property No.					
Creditor's Name:	1	Describe Prop	erty Securing Debt:		
WACHOVIA MORTGAGE	İ	7428 Rowdy St	reet, Las Vegas, NV 89131		
Property will be (check one):					
☐ Surrendered	Retained				
If retaining the property, I intend to (ch	neck at least one):				
☐ Redeem the property					
☐ Reaffirm the debt					
☐ Other. Explain	(for example, avoid lien				
using 11 U.S.C. § 522(f)).					
Property is (check one):	_				
☐ Claimed as exempt		Not claimed as	exempt		
PART B - Continuation					
TAKT B - Continuation					
Property No.					
Lessor's Name:	Describe Leas	ed Property:	Lease will be Assumed pursuant		
		1 0	to 11 U.S.C. § 365(p)(2):		
			☐ YES ☐ NO		
	<u> </u>				
Property No.					
Lessor's Name:	Describe Leas	ed Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):		

B 22A (Official Form 22A) (Chapter 7) (04/10)

In re Stuppy, Sheila K Debtor(s)	According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):		
Case Number: (If known)	☐ The presumption arises. ☑ The presumption does not arise. ☐ The presumption is temporarily inapplicable.		

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

	Part I. MILITARY AND NON-CONSUMER DEBTORS
	Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
1A	Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	a. I was called to active duty after September 11, 2001, for a period of at least 90 days and I remain on active duty /or/ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed; OR b. I am performing homeland defense activity for a period of at least 90 days /or/ I performed homeland defense activity for a period of at least 90 days, terminating on

	Pa	art II. CALCULATION OF MONTHL	Y INCO	ME FOR § 707(b)(7	7) E	XCLUSIO:	N		
	Marit	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.							
	a. 🔃 l	a. X Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.							
2	pe ar	b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11.							
		Married, not filing jointly, without the declaration olumn A ("Debtor's Income") and Column B				lb above. Cor	nplete both		
		Married, filing jointly. Complete both Column a ines 3-11.	n B	("Spouse's Ir	icome") for				
	All fig the six month must d	Column A Debtor's Income	Column B Spouse's Income						
3	Gross	wages, salary, tips, bonuses, overtime, commis	ssions.			\$	\$		
4	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.			ıe					
•	a.	Gross receipts	\$						
	b.	Ordinary and necessary business expenses	\$		1	ļ			
	c.	Business income	Subtract	Line b from Line a		\$ 1,500.00	\$		
	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.								
5	a.	Gross receipts	\$ 4	,700.00		i			
:	b.	Ordinary and necessary operating expenses	\$			4 700 00			
	c.	Rent and other real property income	Subtract	Line b from Line a		4,700.00 \$	\$		
6	Intere	est, dividends and royalties.	·			\$	\$		
7	Pensio	on and retirement income.			9	\$	\$		
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.						\$		
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:				\$				
		nployment compensation claimed to benefit under the Social Security Act Debtor \$		Spouse \$					

B 22A (O	ficial Form 22A) (Chapter 7) (04/10)			
10	Income from all other sources. Specify source and amount. If necessary sources on a separate page. Do not include alimony or separate maintained by your spouse if Column B is completed, but include all other alimony or separate maintenance. Do not include any benefits received Security Act or payments received as a victim of a war crime, crime against victim of international or domestic terrorism.			
	a.	\$		
	b.	\$		
	Total and enter on Line 10		\$	\$
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 th and, if Column B is completed, add Lines 3 through 10 in Column B.	ru 10 in Column A, inter the total(s).	\$ 6,200.00	\$
12	Total Current Monthly Income for § 707(b)(7). If Column B has been Line 11, Column A to Line 11, Column B, and enter the total. If Column completed, enter the amount from Line 11, Column A.		\$ 6,200.00	
	Part III. APPLICATION OF § 707(b)(7) EXCLUSION		
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the a 12 and enter the result.	mount from Line 12 b	y the number	\$ 74,400.00
14	Applicable median family income. Enter the median family income fo size. (This information is available by family size at www.usdoj.gov/us bankruptcy court.) a. Enter debtor's state of residence: NEVADA b. Enter debtor'	r the applicable state a t/ or from the clerk of s household size:	the	¢ 44,508.00
	Application of Section 707(b)(7). Check the applicable box and procee			L [®]
15	The amount on Line 13 is less than or equal to the amount on Lin not arise" at the top of page 1 of this statement, and complete Part V	ne 14. Check the box:	for "The presur Parts IV, V, VI	mption does or VII.
	☐ The amount on Line 13 is more than the amount on Line 14. Con	nplete the remaining pa	arts of this state	ement.

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

16	Enter t	he amount from Line 12.		\$ 6,200.00			
17	Line 11 debtor' paymen depend	A adjustment. If you checked the box at Line 2.c, Column B that was NOT paid on a regular basis a dependents. Specify in the lines below the basis at of the spouse's tax liability or the spouse's suppoents) and the amount of income devoted to each put the page. If you did not check box at Line 2.c, entote the contraction of the contra	for the household expenses of the defor excluding the Column B income out of persons other than the debtor prose. If necessary, list additional	ebtor or the (such as or the debtor's			
	a.		\$				
	b.		\$				
	c.		\$				
	Total and enter on Line 17.						
18	Currer	t monthly income for § 707(b)(2). Subtract Line	17 from Line 16 and enter the resu	lt. \$ 6,200.00			
		Part V. CALCULATION OF DI	EDUCTIONS FROM INCO				
		Subpart A: Deductions under Standard	s of the Internal Revenue Se	rvice (IRS)			
19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS						

B 22A (O	22A (Official Form 22A) (Chapter 7) (04/10)								
19B	National Standards: health care. Enter in Line al below the amount from IRS National Standards for Out- of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out- of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.								
	Hous	sehold members under 65 years	s of age	Hous	sehold mem	bers 65 years of ag	e or older		
	al.	Allowance per member	\$ 60.00	a2.	Allowance	per member			
	b1.	Number of members	1	b2.	Number of	members			
	cl.	Subtotal	\$ 60.00	c2.	Subtotal	·		\$	60.00
20A	Utilitie	Standards: housing and utilities standards; non-mortgage expetable at www.usdoj.gov/ust/ or fit	nses for the app	licable	county and	household size. (Th		\$	431.00
	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.				ize (this er on Line b the 42; subtract				
20B	a. IRS Housing and Utilities Standards; mortgage/rental expense \$ 1,299.00								
	b.	Average Monthly Payment for if any, as stated in Line 42	any debts secur	ed by	your home,	\$	1,300.00	1	
	c.	Net mortgage/rental expense				Subtract Line b fro	om Line a.	\$	
21							\$		
	Local	Standards: transportation; vel	icle operation/	public	transporta	tion expense. You:	are entitled to		
 	an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.								
22A	Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. 1 0 1 2 or more.								
	If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of					\$	236 .00		
22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					•			

Ę	3 22A (O	fficial Form 22A) (Chapter 7) (04/10)					
		Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) 1 2 or more.					
	23	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.					
		a. IRS Transportation Standards, Ownership Costs	\$ 517.00				
		b. Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$.00				
		c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$ 517.00			
		Local Standards: transportation ownership/lease expense; Vehicle 2. checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IR (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy cour Average Monthly Payments for any debts secured by Vehicle 2, as stated Line a and enter the result in Line 24. Do not enter an amount less than	S Local Standards: Transportation (t); enter in Line b the total of the in Line 42; subtract Line b from				
	24	a. IRS Transportation Standards, Ownership Costs	\$				
		b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$				
		c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$			
	25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all					
	26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.					
	27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.					
	28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are					
	29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.					
	30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.					
	31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.					
	32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service.					
	33	3 Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.					

\$

.00

cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).

Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40

41

 $[^]st$ Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Subpart C: Deductions for Debt Payment							
	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.						
42	a.	Name of Creditor	Property Securing the Debt Mtg 3933 San Esteban Ave, N Las Vega	Average Monthly Payment	Does payment include taxes or insurance?		
	b.	GMAC	6425 Blue Blossom Ave, Las Vegas NV	/\$ 900.00	□ yes □ no		
	c.	GMAC	 		⊠ yes □ no	7	-
		i	et Fern Place, Lakeland, FL \$ 1,170.00	Total: Add Lines a, b and o	x Yes		\$ 5,731.00
	Wachovia Mg, 7428 Rowdy Street, Las Vegas, NV \$ 1,261.00 x Yes Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.						
43		Name of Creditor	Property Securing the Debt	1/60th of th	he Cure Amount		
	a.			\$			
	b.	<u> </u>		\$			
	c.			\$			
	ı <u></u>	<u> </u>		Total: Add I	Lines a, b and c		\$
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.						\$
	Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.						
	a.	+ <u>-</u>	monthly chapter 13 plan payment.		\$		
45	b.	b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
	c. Average monthly administrative expense of chapter 13 case Total: Multiply Lines a and b				es	\$	
46	Total	Deductions for Deb	ot Payment. Enter the total of Lines 42 th	arough 45.			\$ 5,731.00
Subpart D: Total Deductions from Income							
47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.					\$ 7,540.00	

Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION						
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))					
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))					
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result					
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.					
	Initial presumption determination. Check the applicable box and proceed as directed.					
	The amount on Line 51 is less than \$7,025* Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.					
52	☐ The amount set forth on Line 51 is more than \$11,725*. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.					
	The amount on Line 51 is at least \$7,025*, but not more than \$11,725*. Complete the remainder of Part VI (Lines 53 through 55).					
53	Enter the amount of your total non-priority unsecured debt	\$				
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.					
55	Secondary presumption determination. Check the applicable box and proceed as directed. The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VIII.					
	Part VII: ADDITIONAL EXPENSE CLAIMS					
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.					
56	Expense Description Monthly Amount					
	a.					
	b. \$ c. \$	\dashv				
	Total: Add Lines a, b and c \$					
Part VIII: VERIFICATION						
57	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is both debtors must sign.) Date: Date: Signature: Signature:	s a joint case,				
	(Joint Debtor, if any)					

^{*}Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEVADA

In re:	Sheila K Stuppy Debtor(s) Pro Se	Bankruptcy No Chapter VERIFICATIO MATRIX	.: 7 N OF CREDITOR

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

January 29, 2013	Sheli	K Stuppe
Date	Signature	3 0 0

Label Matrix for Local Noticing STUPPY, SHEILA K - Debtor's Pro-Se Las Vegas District of Nevada

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ALIANTE MASTER ASSOCIATION 601 WHITNEY RANCH B-10 Henderson, NV 89014

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BANK OF AMERICA P.O. Box 15726 Wilmington, DE 19886

CAREY AVENUE HOME OWNERS ASSOCIATION a.k.a. BENCHMARK ASSOCIATION SERVICES 3675 W Cheyenne Ave Ste 100 N Las Vegas, Nevada 89032

CHASE P.O. Box 15298 Wilmington, DE 19850

CHARLES & MELANIE ESCARENO P O Box 750725 Las Vegas NV 89136

CLARK COUNTY COLLECTIONS 6124 W SAHARA AVE LAS VEGAS, NV 89146

CLARK COUNTY DISTRICT COURT Regional Justice Center 200 Lewis Avenue Las Vegas, NV 89155

CLARK COUNTY TREASURER 500 S. Grand Central Pkwy PO Box 551220 Las Vegas, NV 89155

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COLLECTO INC d.b.a. EOS CCA 700 Longwater Dr Norwell, MA 02061

CONSECO PO Box 2034 Carmel, IN 46082

CONVERGENT OUTSOURCING INC 10750 Hammerly Blvd Suite 200 Houston, TX 77043

QDSRT
DESERT RADIOLOGISTS
P.O. Box 3057
Indianapolis, IN 46206-3057

DINER'S CLUB CHARGE CARD P.O. Box 6003 The Lakes, NV 88901

DURANGO SPRINGS L L C 112 North Curry Street Carson City, NV 89703

EOS CCA 700 Longwater Dr Norwell, MA 02061

EXECUTIVE TRUSTEE SERVICES LLC 15455 San Fernando Mission Blvd Mission Hills, CA 91345

GEMB/JCP P.O. Box 981131 El Paso, TX 79998

GMAC Mortgage P.O. Box 4622 Waterloo, IA 50704-4622

GREEN TREE SERVICING LLC 332 Minnesota St Ste 610 Saint Paul, MN 55101

HARBORVIEW MORTGAGE LOAN TRUST MORTGAGE LOAN PASS THROUGH CERTIFICATE Series 2006-12 9510 W Sahara Ave Suite # 110 Las Vegas, NV 89117

HAMPTON & HAMPTON Et al COLLECTIONS LLC 8965 S Pecos Rd Suite 9 A Las Vegas, NV 89074

HOME DEPOT CREDIT SERVICES P.O. Box 6028 The Lakes, NV 88901

JC PENNY
P.O. Box 981131
El Paso, TX 79998

KEY EQUIPMENT FINANCIAL INC c/o CSC SERVICES OF NEVADA, INC. 2215-B Renaissance Dr Las Vegas, NV 89119

LAS VEGAS CITY City Hall 400 Stewart Avenue Las Vegas, NV 89101 Mecklenburg County Tax Collector P.O. Box 31457 Charlotte, NC 28231

MERITECH 245 Lytton Ave Palo Alto, CA 94301

MORTGAGE ELECTRONIC REGISTRATION SYSTEM INC a.k.a. MERS 1818 Library Street, Suite 300 Reston, VA 20190

MYLOR FINANCIAL GROUP INC 15451 San Fernando Mission Mission Hills, CA 91345-1368

MYRTLEWOOD HOMEOWNERS ASSOCIATION 5337b N Socrum Loop Rd Lakeland, FL 33809

NASSAU ASSET MANAGEMENT 844 Franklin St., Ste. 5A Wrentham, MA 02093

NATIONAL DEFAULT SERVICING 2525 E. Camelback Road, #200 Phoenix, Arizona 85016

NORTH AMERICAN TITLE COMPANY 7660 W Sahara Ave # 150, Las Vegas, NV 89117

NLV UTILITIES a.k.a. North Las Vegas Utilities 2250 N Las Vegas Blvd North Las Vegas, NV 89030

OCWEN LOAN SERVICING 12650 Ingenuity Dr Orlando, FL 32826

PAY PAL INC 3000 Hanover Street Palo Alto, CA 94304

POLK COUNTY TAX ASSESSOR / COLLECTOR 430 East Main Street Bartow, FL 33831

QUANTUM COLLECTIONS 3224 CIVIC CENTER DR N LAS VEGAS, NV 89030

SAXON MORTGAGE SERVICE 4708 Mercantile Dr N Fort Worth, TX 76137

SELECT PROTFOLIO SERVICING INC 3815 SW Temple Salt Lake City, UT 84115

SEVILLE ETAGE HOMEOWNERS ASSOCIATION 8009 Canyon Wren Las Vegas, NV 89149

SPERRY VAN NESS 7250 Peak Drive, Suite 110 Las Vegas, NV 89128

SUSQUEHANNA COMMERCIAL FINANCE INC 1566 Medical Dr., Ste. 201 P.O. Box 274 Pottstown, PA 19464-0274

T MOBILTY a.k.a. AT& T MOBILITY 12920 SE 38th St Bellevue, WA 98006

UNIVERSAL AMERICAN MORTGAGE COMPANY LLC 311 S Division St Carson City, NV 89703

US ASSET MANAGEMENT 700 Longwater Dr Norwell, MA 02061

VERIZON WIRELESS P.O. Box 105378 Atlanta, GA 30348

WACHOVIA MORTGAGE P.O. Box 659558 San Antonio, TX 78265 WELLS FARGO BANK N.A. a.k.a. WELLS FARGO HOME MORTGAGE BANKRUPTCY DEPARTMENT P.O. Box 10335 Des Moines, IA 50306